



For Immediate Release

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Couleecap ‘Help For Homeowners’ Program Serves More Households with New Eligibility Guidelines

In March, Couleecap launched the Wisconsin Help for Homeowners Program providing assistance to homeowners who have fallen behind on their mortgage, property taxes, or other expenses because of financial hardship caused by the COVID-19 pandemic. Recent changes to the income limits used to qualify applicants for the program mean that more households may be eligible for the program.

The Department of Housing and Urban Development, or HUD, updates these income limits annually. Now households earning up to 100% County Median Income, Federal Median Income, or whichever is higher may apply. In our area, these updates have been significant and Couleecap urges anyone who may be behind on their mortgage, property taxes, or other household expenses to apply. If a household previously applied but did not meet the income guidelines, they may reapply under the new guidelines.

Homeowners in need of assistance from the WHH program can apply online through the Couleecap website, www.couleecap.org/help-for-homeowners.html, or by calling a toll-free number 844-260-7709 if they are unable to access the online application. Services are available in many languages, including American Sign Language.

Once a household applies, the Couleecap team will work with the applicant(s) to provide financial counseling, payment assistance, and guidance on long-term options based on the household’s economic situation due to COVID-19. Couleecap will also work with lenders if mortgage adjustments need to be considered. The WHH program will continue through 2026 or until funds are exhausted.

The WI Help for Homeowners Program, or WHH, is funded by the U.S. Department of Treasury for COVID relief. Couleecap is delivering the program with the WI Community Action Program (WISCAP) in partnership with the Department of Administration.

The WHH program will pay mortgage arrearages and/or past due property taxes, utility or energy, internet, water and sewer, and other fees that a homeowner may be delinquent on due to an increase in costs or decrease in income as a result of the pandemic. Delinquencies dating back



to January 21, 2020, may be eligible. Owners of manufactured homes are also welcomed to apply for assistance with lot rent arrearages.

Couleecap is a certified housing counseling agency by the U.S. Department of Housing and Urban Development, or HUD, and provides financial and foreclosure counseling, homebuyer programming, and home rehabilitation assistance in the Coulee Region.

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About Couleecap

Couleecap, Inc. is a private non-profit 501c3 charitable organization. Couleecap helps people in need with housing food, transportation, and more. Created in 1966, we are a community action program that fights poverty and promotes self-sufficiency in Crawford, La Crosse, Monroe, and Vernon counties. Couleecap is a member of the Community Action Network, originally created in 1964. Learn more at couleecap.org.